

## Abstract

Embodiments of the present invention are directed to a system, method and apparatus for controlling utilization of an account having associated therewith an issuer, a primary transaction cardholder and a secondary transaction cardholder. In preferred embodiments, the secondary transaction cardholder is associated with at least one code, wherein the code identifies a condition of account use and is provided to the issuer. Once the code is associated with the secondary cardholder, the secondary cardholder is enabled to utilize the account. When the secondary cardholder utilizes the account, the codes associated with the secondary cardholder are compared to those provided to the issuer. The transaction is allowed in accordance with the condition set by the code.